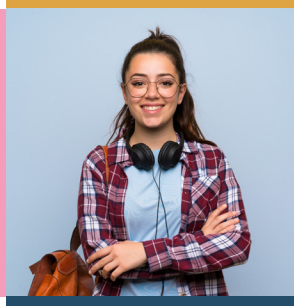
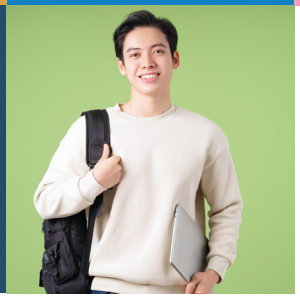
Journey to College

THE SOURCE

THE MISSOURI SOURCE FOR COUNSELORS AND PARENTS





MISSOURI DEPARTMENT OF HIGHER EDUCATION & WORKFORCE DEVELOPMENT

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Journey to College

Deciding what path to take after high school requires careful thought and planning. What kind of career does your student want to pursue? What type of higher education will they need? What kind of college should they attend? How much will college cost, and how will it get paid for?

These are important questions for high school students as well as those who are looking to continue their education after spending time in the workforce or the military.

It's never too early — or too late — to decide to go to college. But when it comes to planning for higher education, the sooner they start, the more options your student may have.

Help them realize their potential — get them started today on their journey to reach their education and career goals.

TERMS YOU SHOULD KNOW

College Financing Offer — A document sent to a student by a college indicating the type and amount of financial aid available if your student accepts admission and enrolls in classes at that college. Some colleges may refer to this as a Financial Aid Award Letter or Student Aid Offer.

Cost of Attendance (COA) — The total amount it will cost to attend a college, usually stated as a yearly cost. This includes tuition and fees, room and board, books, supplies, transportation, and personal expenses.

Default — Failure to repay a loan according to the terms agreed to in the Master Promissory Note. For most federal student loans, the borrower will default if they have not made a payment in more than 270 days. Default may lead to serious legal consequences.

Deferment — A period of time during which a student, under certain conditions, may postpone payment on student loans. During such time, interest does not accrue on subsidized loans. Unsubsidized loans continue to accrue interest. Any unpaid interest may be added to the principal balance of the loan. See page 31 for details.

Dependent vs. Independent Student — When referring to financial aid status, a student can be classified as dependent or independent. Dependent students do not meet the federal criteria to be considered an independent student and are required to report parental information when applying for federal and state student aid. See a detailed comparison of dependent versus independent status on page 19.

FAFSA — The Free Application for Federal Student Aid (FAFSA) is used to determine eligibility for federal student aid, such as federal grants, loans, and work-study, and is often the first step to apply for state and institutional aid.

Federal Direct Loan — A federal student loan in which eligible students and parents borrow directly from the U.S. Department of Education rather than private lenders. Direct Subsidized Loans, Direct Unsubsidized Loans, Direct PLUS Loans, and Direct Consolidation Loans are all types of Direct Loans. See page 31 for details.

Financial Aid Package — The total amount of financial aid being offered to your student by a college. A school's financial aid staff combines various forms of aid into a "package" to help meet their education costs. The amount of aid offered is detailed in their college financing offer.

Financial Literacy — The ability to read, analyze, manage, and communicate about personal financial conditions. The term is often used to describe financial education programs on college campuses and at high schools. Financial literacy programs seek to help students better manage their money, budget effectively, and borrow wisely. For more information, visit **journeytocollege.mo.gov/pay/manage-your-money/**.

Financial Need — The difference between the cost of attendance at a college and your Student Aid Index. While cost of attendance varies from college to college, Student Aid Index does not change based on the college your student attends. The Student Aid Index may also be used to determine eligibility for some Missouri state student aid programs.

Forbearance — When a borrower is permitted to temporarily stop making payments or reduce the amount of payment due to certain types of financial hardships.

Full-time Student — Taking at least 12 credit hours per semester is deemed full time when considering financial aid. However, students should take at least 15 credit hours to graduate in a traditional time frame.

Grace Period — The six months after a student graduates, stops attending college, or drops below half-time enrollment. During this time, borrowers are not required to make payments on certain federal student loans.

Grant — Financial aid, often based on financial need, that does not need to be repaid (unless, for example, your student withdraws from college and owes a refund).

Homeless — An individual is considered homeless if they lack fixed, regular, or adequate housing. Your student may be considered homeless if they are living in a shelter, park, motel or car, or temporarily living with other people because they have nowhere else to go. They may also be considered homeless when completing their FAFSA form if they are fleeing an abusive conditions.

Institutional Aid — Financial assistance funded by a college or career school. Institutional aid usually consists of grants and/or scholarships, but may also include work-study opportunities and loans.

Journey to College — The Missouri Department of Higher Education & Workforce Development provides information about preparing for education beyond high school through the Journey to College website, Facebook, Twitter, Instagram, online Monthly Reminder, and free publications. Journey to College programs Apply Missouri, FAFSA Frenzy, and Decision Day — help students plan for college and apply for financial aid.

Loan Servicer — A company that collects payments, responds to customer service inquiries, and performs other administrative tasks associated with maintaining a federal student loan. If your student is unsure of who their federal student loan servicer is, they can look it up by logging into their **studentaid.gov** Account.

Loan (Student) — A student loan is money borrowed from the government or a private lender in order to pay for college-related expenses. The loan has to be paid back, along with interest that builds up over time.

Master Promissory Note — A binding legal document that your student must sign when they get a federal student loan. It lists the terms and conditions under which they agree to repay the loan and explains their rights and responsibilities as a borrower. It is important for them to read and save their Master Promissory Note because they may need to refer to it later.

WHAT IS FINANCIAL AID?

*There is often confusion about what the term **"financial aid"** means, and your student might hear it used incorrectly. It's important to know that **"financial aid"** refers to **ALL scholarships, grants, work-study, and loans that come from a school, community, the state of Missouri, or the federal government to help pay for your student's education after high school.** Page 14 can help you understand the financial aid your student is receiving. It will be up to them to keep track of their financial aid amounts, how the funds are applied to their school account, and what it takes to keep receiving the funds throughout their college career.*

STUDENT STORIES: KHUSHI

"Have an open mind. Trying to figure out where to go was nerve-wracking, but it was the best decision I've made. You will be 100% proud that you did go to college. I would urge you to pursue an education that you're passionate about."

Hometown: Belton, MO
School: Rockhurst University
Major: Undecided

CHECKLIST: PLANNING FOR COLLEGE

- ❑ Take challenging courses during high school
- ❑ Do your best to earn good grades
- ❑ Participate in activities that interest you
- ❑ Explore career options
- ❑ Research schools that match your career goals
- ❑ Take the ACT and/or SAT
- ❑ Apply to college early in your senior year

Missouri Student Aid — Financial aid programs funded by the state of Missouri. Learn more about Missouri student aid on pages 23–28.

National Student Loan Data System — A centralized database that combines your student's financial aid records from colleges, lenders, and the U.S. Department of Education. Log on with your **studentaid.gov** account.

Net Price — An estimate of the actual cost that a student and their family need to pay in a given year to cover education expenses for the student to attend a particular school. Net price is determined by taking the institution's cost of attendance and subtracting any grants and scholarships the student is eligible to receive.

Contributor/Parent (when applying for financial aid) — A student's biological and/or adoptive parents, married or not, regardless of gender. Even if they do not live with one or both of their parents, if they are considered a dependent student, they still have to report certain information about their parents to qualify for most federal and state financial aid. See more information about who should be considered a contributor when completing the FAFSA on page 20.

Part-time Student — A student is considered part time when they are taking fewer than 12 credit hours per semester.

Satisfactory Academic Progress — A school's standard for progress toward a degree or certificate offered by that institution, measured in time and GPA. Have your student check with their college to find out its standards.

Scholarship — Money awarded to students based on academic or other achievements to help pay for education expenses. Scholarships generally do not have to be repaid.

Standard Repayment Plan — The Standard Repayment Plan is the basic repayment plan for the federal direct loans and Federal Family Education Loan (FFEL) Programs. Payments are fixed and made for up to 10 years (10–30 years for Consolidation Loans).

Student Aid Index (SAI) — Formerly known as EFC (Expected Family Contribution) is a number calculated according to a formula established by federal law that is used to determine your student's eligibility for financial aid. The formula can consider several factors, including their family's income and assets. It is based on the financial information they provide on the FAFSA. The SAI is reported to them on their FAFSA Submission Summary. It is not a bill, nor does it indicate the amount they will owe to the college they plan to attend.

FAFSA Submission Summary — Formerly known as Student Aid Report, is a summary of the information your student submitted on their Free Application for Federal Student Aid. They receive this report via email a few days after their FAFSA has been processed or by mail within 7–10 days. If there are no corrections or additional information they must provide, their FAFSA Submission Summary contains their Student Aid Index and basic information about their eligibility for federal student financial aid.

Verification — A student may be selected for verification from the financial aid office after completing the FAFSA. Students will need to provide specified financial documents so the college can verify the information submitted on the FAFSA is correct.

Work-Study — A federal student aid program that provides part-time employment while they are enrolled in school to help pay their education expenses.

PLANNING FOR COLLEGE

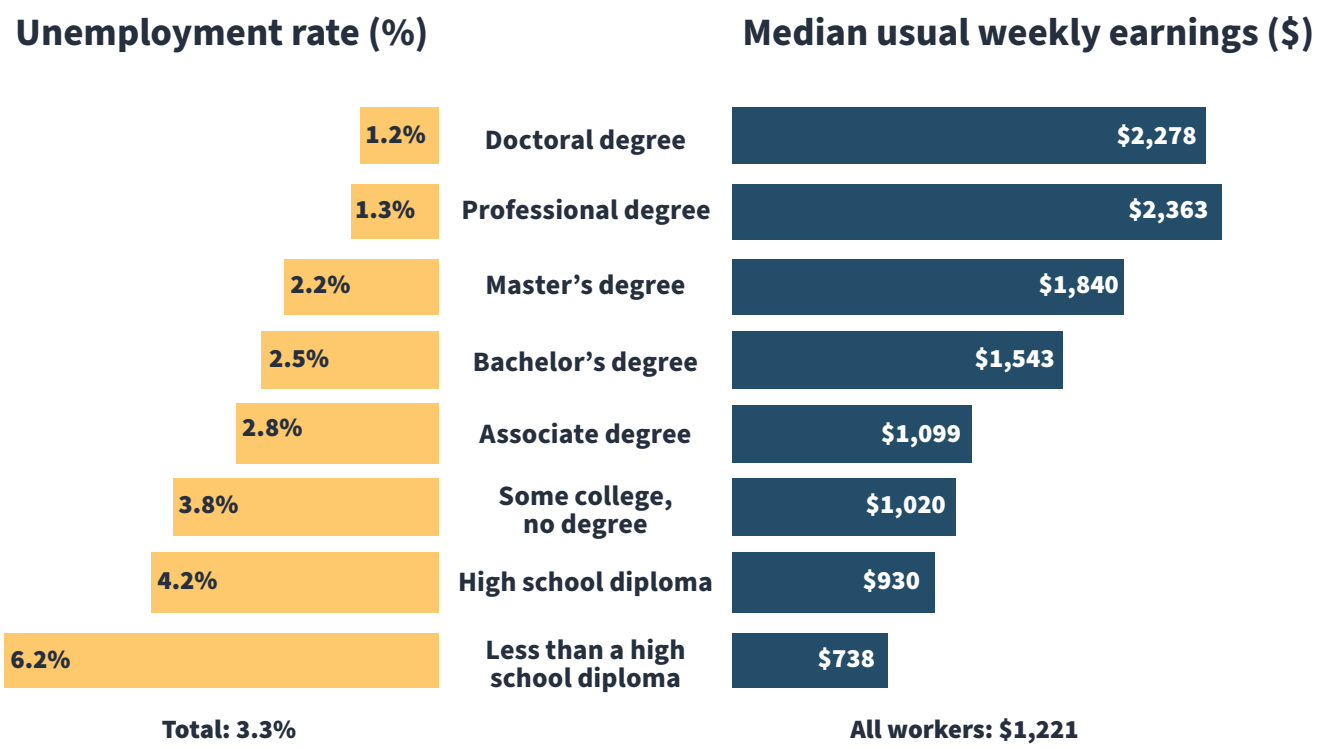
No matter what career path your student pursues, there is a good chance they will need some form of higher education. All education beyond high school, whether a short-term certificate, an associate degree, bachelor's degree, or beyond, counts as college.

College is a major investment of time, effort, and money, so it is important to be as prepared as possible. The more prepared your student is, the more likely they are to succeed.

BENEFITS OF HIGHER EDUCATION

A college degree or certificate can mean more career opportunities and a higher salary. Workers with a bachelor's degree earn an annual average of $30,190 more than workers with a high school diploma, according to the U.S. Bureau of Labor Statistics.

Earnings and unemployment rates by educational attainment, 2024



Note: Data are for persons age 25 and over. Earnings are for full-time wage and salary workers. Source: U.S. Bureau of Labor Statistics, Current Population Survey

PREPARE FOR THE FUTURE

Is your student ready for college and a career?

Students who are ready for college have the knowledge and skills needed to pass entry-level college courses and move on to higher-level courses. Students who are ready for a career are prepared to work toward a specific profession. That work includes completing college or training, earning an industry-recognized credential, or directly entering the workforce.

Recommended high school coursework

Taking challenging high school courses is one of the best ways to prepare for college. Have your student check the specific admissions requirements of the colleges they want to attend and make sure they're earning the high school credits they'll need. The Missouri Department of Higher Education & Workforce Development and many of the state's colleges and universities recommend the following high school coursework:

English/Language arts	4 Units
Physical education	1 Unit
Health education	0.5 Units
Personal finance	0.5 Units
Social studies	3 Units
Mathematics	4 Units*
Science	3 Units
Fine arts	1 Unit
Electives	4 Units

*Currently 3 units of math are required for high school graduations; however 4 are recommended for college readiness.

Remedial and corequisite education classes

Working hard in high school is the best way to prepare for college-level courses. Colleges may require students who arrive unprepared for difficult coursework to take remedial or developmental education classes. These classes help students strengthen their skills. **However, remedial classes aren't for college credit. Taking them will increase the amount of time and money it takes to graduate**. Many Missouri colleges now offer what are called "corequisite" courses. Students take corequisite classes while they are taking other corresponding classes for college credit. These corequisite courses offer support and strategies to help students succeed as they work toward graduation.

Colleges consider numerous of factors when determining which students need to enroll in developmental or co-requisite classes. Those factors include college admissions exam scores, like ACT or SAT scores, high school GPA, performance in specific high school courses, and other measures.

Registered Apprenticeships

A great way to gain valuable experience and explore careers while still in high school is to participate in a registered youth apprenticeship program. Apprenticeships offer education, on-the-job training, and a paycheck from day one. Talk to your student about opportunities in the area or encourage them to visit **MoApprenticeConnect.com**.

Registered Apprenticeships are a viable path to an industry-recognized credential or certificate in many occupations, including IT, healthcare, teacher education, and the skilled trades. With more than 175 different occupations offering Registered Apprenticeships in Missouri, students and adults can enroll in an apprenticeship before, during, and even after college. For additional information or questions, contact **apprenticeship@dhewd.mo.gov** or visit **jobs.mo.gov/moapprenticeships**.

Take the ACT and/or SAT

Some colleges require students to take a college admissions exam, such as the ACT or SAT. Some colleges have transitioned to test-optional, but ACT and SAT scores often are paired with a student's GPA to determine scholarship eligibility.

Before taking these tests, students should prepare to do their best by learning how the tests are scored and taking advantage of free test prep programs. Check out the free ACT (**www.act.org/content/act/en/products-and-services/the-act/test-preparation/free-act-test-prep.html**) and SAT (**sat.collegeboard.org/practice**) practice test questions and test-taking tips.

Any student who is not satisfied with their score the first time around can retake the tests through June or July of their senior year, depending on the guidelines of any scholarship or college they've applied for. If your student needs help paying for the ACT or SAT, exam fee waivers may be available to assist.

EXPLORE CAREER OPTIONS

An important part of planning for college is considering the type of career a student would like to pursue. Their plans for the future will help determine the type of college they will want to attend and the kind of degree they will need to earn.

Consider all the possibilities

Your student can learn about hundreds of career options, potential salary levels, and the type of education they will need on the MoSCORES website (**scorecard.mo.gov/Search**) or at Missouri Connections (**missouriconnections.org**). Missouri Connections includes a variety of information, including “career cluster” videos to help them identify areas of interest related to their academic abilities and talents. They can take their research a step further by visiting **meric.mo.gov** to look at career projections and salaries for the types of jobs they're interested in.

What does your student want to do?

After spending some time exploring their options, your student should begin to narrow down their choices. They can evaluate their knowledge and skills, think about past experiences and classes they have enjoyed, and consider careers related to the things that interest them the most. Once they have identified several possibilities, they can find out what kind of education is required.

SUPERSCORING IS HERE!

For students taking the ACT more than once, the highest scores of each section of each test will be combined for a Superscore. ACT scores must be sent to the Missouri Department of Higher Education & Workforce Development (MDHEWD) to be considered for Bright Flight. Students can send their scores to MDHEWD by entering the code 2379 when they register for their ACT. If a student would like their Superscore considered for Bright Flight, they can log into their ACT account and add the 2379 registration code for a small fee.

NOTE: The Bright Flight eligibility scores also increased with the class of 2023 seniors. Students will need to score a 32 to qualify for up to $3,000 or a 31 to qualify for up to $1,000.

Learn more about planning for college:

journeytocollege.mo.gov

APPLY TO COLLEGE

There is no magic formula for choosing the right college. Your student's knowledge of their abilities, interests, and goals can help them find the right college fit.

It's a good idea to consider applying to more than one college so that your student has options when they are ready to make a final decision. Each college has its own admission and scholarship deadlines, so your student should research those and mark them on their calendar.
https://www.commonapp.org
https://commonblackcollegeapp.com

Weigh the options

Higher education offers many options — four-year universities, two-year community colleges, and vocational, technical, and trade schools. They all count as college.

Your student can explore most public and independent colleges in Missouri and the programs they offer at **collegesearch.mo.gov**.

Students should make sure the schools they are considering offer the degree they are seeking. Other things they can ask themselves include:

- Do I want to stay close to home, or would I rather experience a new community?
- Would I like to attend a large university, or would I prefer a smaller campus?
- Will I need any extra help, such as a writing center or tutoring services?
- What kind of housing, transportation, and recreational facilities are available?
- What is the cost and what kind of financial assistance is available?
- Does the college participate in state and federal financial aid programs?

Get the answers your student needs

Most colleges and universities provide detailed information on their websites. If your student does not find the information they need, they should contact the college's admissions office to get their questions answered.

College fairs are also a great way to gather information while visiting with multiple college representatives. Tell them to pick up brochures and admissions applications from colleges that interest them.

Visit campuses

One of the best ways to ensure your student finds a college that is right for them is to visit the campus. Some high schools allow students to take excused absences to go on college visits during the school day.

The campus atmosphere may be their deciding factor in choosing a college.

While visiting, your student can:

- Meet with an admissions counselor
- Meet with a financial aid representative
- Attend a class
- Visit a dorm room
- Eat in a dining hall
- Talk with students

If they are unable to physically visit a campus, many colleges offer virtual campus tours online and have representatives at college fairs to answer questions.

Find the best fit

To learn more about finding a college that is the best fit for your student, visit **journeytocollege.mo.gov/plan/explore-colleges-careers/**. Have them use the college fit worksheet on page 11 to compare their top college choices in several key areas or use the fillable PDF online at **journeytocollege.mo.gov/plan/apply/find-the-best-fit/**.

Apply Missouri

Many high schools in Missouri host Apply Missouri events in September and October to help seniors submit college admissions applications to colleges they are interested in attending. To see if their school will be hosting Apply Missouri, visit **journeytocollege.mo.gov/apply-missouri/**. Even if their school does not participate, check out the student resources at **journeytocollege.mo.gov/apply-missouri/** for information that can help them apply to college.

Journey to College

APPLY MISSOURI

COLLEGE FIT

There are many factors students should keep in mind when choosing the right college for them. Use this chart to compare those factors before making a final decision. Get the online version at **journeytocollege.mo.gov/plan/apply/find-the-best-fit/**.

	School 1	School 2	School 3
School name			
School website			
School type (2-year, 4-year, vocational)			
Number of Students			
Location, in-state/out-of-state			
School setting (urban, rural)			
Distance from home			
Degree types offered (associate, bachelor's, master's)			
Majors I'm interested in	1. 2. 3.	1. 2. 3.	1. 2. 3.
Admissions contact	Name: Phone: Email:	Name: Phone: Email:	Name: Phone: Email:
Admission requirements	ACT/SAT: GPA:	ACT/SAT: GPA:	ACT/SAT: GPA:
On-campus housing?	❑ Available ❑ Not available	❑ Available ❑ Not available	❑ Available ❑ Not available
Deposit amount			
Deposit due date			
Campus services open and available during holidays?			
Questions to ask			

PAYING FOR COLLEGE

Free Application for Federal Student Aid (FAFSA)	School code: School deadline:	School code: School deadline:	School code: School deadline:
Estimated cost of attendance			
Available scholarships (institutional and private)	Name: Deadline:	Name: Deadline:	Name: Deadline:
	Name: Deadline:	Name: Deadline:	Name: Deadline:
	Name: Deadline:	Name: Deadline:	Name: Deadline:
Available financial aid (grants, work-study, loans)			
Emergency funds	❑ Available ❑ Not available	❑ Available ❑ Not available	❑ Available ❑ Not available

SERVICES FOR STUDENTS

	Available	Not available	Available	Not available	Available	Not available
Career center	❑	❑	❑	❑	❑	❑
Computer labs	❑	❑	❑	❑	❑	❑
Free tutoring	❑	❑	❑	❑	❑	❑
Math center	❑	❑	❑	❑	❑	❑
Writing center	❑	❑	❑	❑	❑	❑
On-campus health center	❑	❑	❑	❑	❑	❑
Summer orientation	❑	❑	❑	❑	❑	❑
Other	❑	❑	❑	❑	❑	❑

STUDENT STORIES: KHALIA

"Getting my A+ really helped when I went to Crowder College. Being a transfer student requires going on campus tours and being in contact with both schools and advisors to make sure you're on track to go to another school."

Hometown: Lee's Summit, MO
School: Crowder College, Missouri State University
Major: General Studies

PAYING FOR COLLEGE

Attending college could be one of the biggest financial decisions your student makes, but it is an investment in their future. Earning a degree or certificate can help prepare them for the future and provide them with various career options.

Understanding tuition, fees, and other costs; submitting the FAFSA; and learning about state and federal financial aid can help them prepare for higher education expenses.

CONSIDER THE COST

The cost of college can vary drastically among schools. Colleges and universities usually post tuition prices on their website. That information should give your student a good idea of the cost to attend. Keep in mind that extra fees differ based on the degree program and school they choose.

Also consider other costs, including room and board, books, supplies, transportation, and miscellaneous personal expenses when choosing a school.

Don't let the sticker price scare them

College can be expensive, but don't let prices keep your student from seeking a degree. Cost depends on the choices they make. There are many ways to decrease the cost of college. The majority of college students don't pay full price to earn their degree.

About **87%** of undergraduate students receive some type of financial aid to help pay for college.

Types of financial aid

Many students receive assistance in the form of financial aid that helps lower the out-of-pocket costs for college. Utilizing all types of financial aid can be key to helping them complete a degree. To minimize debt, accept financial aid in the following order:

1. **Scholarships –**

   Awarded to students based on academic or other achievements and **do not have to be paid back**. *Some exceptions may apply.*

2. **Grants –**

   Awarded to students based on financial need and generally do not have to be paid back.

3. **Work-Study –**

   Awarded to students based on financial need allowing them to work part-time to help pay for college expenses.

4. **Student Loans –**

   Funds loaned to students or parents from the federal government, private lenders, or banking institutions. They must be paid back with interest.

Financial aid has varying deadlines and requirements. Make sure your student knows the deadlines in advance so they don't miss out on an opportunity to apply for or renew their financial aid.

APPLY FOR FINANCIAL AID

Who is eligible for financial aid?

A majority of students are eligible for some form of financial aid. Many scholarships, grants, work-study programs, and loans are available to students of all ages.

Grades have little to do with qualifying for most financial aid programs. That being said, students are required to maintain satisfactory academic progress as defined by their college, including a specific GPA, to continue receiving most financial aid.

The information your student provides on the FAFSA helps determine the types and amounts of financial aid for which they might be eligible.

The FAFSA is always free. The form provides detailed instructions and walks filers through step by step, asking only the questions that apply to them. If your student needs additional help, they can access a customer service representative through a call center or online chat for private, real-time assistance.

What is the FAFSA, and why should they file?

Completing the Free Application for Federal Student Aid, commonly known as the FAFSA, is the first step to qualify for many scholarships, grants, work-study, and student loans.

Whether your student is a first-time, transfer, or returning student, they should file the FAFSA every year they plan to attend college.

The FAFSA gives them access to four primary sources of financial aid:

- Federal financial aid
- State financial aid
- Aid from colleges, universities, and other postsecondary schools
- Some private scholarships and grants

When should they file their FAFSA?

Your student should submit their FAFSA as soon as possible once the Education Department opens up the application. The FAFSA will typically be available Oct. 1. Your student does not have to wait to be admitted into college to file a FAFSA. They can list up to 20 colleges on the form, and compare financial aid offers to make a more informed college choice.

- The FAFSA priority deadline for the Access Missouri Grant program is Feb. 1 for the following academic year.
- Eligible students that apply on or before Feb. 1 will be guaranteed an award.
- The final Access Missouri deadline is April 1. Eligible students that apply between Feb. 1 and April 1 may receive an award based on funding availability.

Some colleges and universities have their own FAFSA deadlines for the financial aid they offer. Be sure students check with the school they plan to attend so they do not miss the cutoff.

How do you file?

The quickest and easiest way to complete the FAFSA is online at **studentaid.gov.** Filers will need a few key pieces of information and a **studentaid.gov** account. Students and parents should use the FAFSA checklist on page 19 to make sure their have gathered all the required documents prior to filing.

The FAFSA requires previous tax information that should already be filed. Use the Direct Data Exchange to auto-fill tax information, if available.

Returning students

Your student should complete the FAFSA each year they plan to attend school. If your student filed online, they should receive a reminder email or text message.

If your student transfers to a different college, their new school will need a completed FAFSA prior to awarding any financial aid. Be sure to have your student update the federal school code on their FAFSA and contact the new college about their plans to transfer. Students can do this by logging on at **studentaid.gov**.

To transfer Missouri student aid, contact the Missouri Department of Higher Education & Workforce Development at 800-473-6757, option 4.

CREATING A FEDERAL STUDENT AID ACCOUNT (FSA ID)

Setting up an **studentaid.gov** account includes creating a username and password to electronically access and sign the FAFSA. Your student will use the same **studentaid.gov** account every year they fill out the FAFSA and for the lifetime of their federal student loans.

They will need to determine if they will be classified as a dependent or independent student. Even if their parents/contributors are not helping them pay for college, they could be considered a dependent student. If they are a dependent student, at least one of their parents will also need an **studentaid.gov** account. For dependent students with separated parents, the parent providing the most financial support must be included on the new FAFSA. For many students, this will align with the previous requirement of including the custodial parent – the parent living with the student. For information about who counts as a parent/contributor, check out page 20.

studentaid.gov account tips

Visit **studentaid.gov** to create an account. The student will need their Social Security number, full name as it appears on their birth certificate, date of birth, physical address, phone number, and email address. They'll create a username and password, and provide answers to some challenge questions.

Your student will choose an username, password, and challenge questions carefully. If they cannot recall their username or password, the challenge questions will help them access their account. They should choose memorable answers. They can also retrieve their username or reset their password by having a secure code sent to them via email or text message.

Providing an email address and mobile number will make it easier to unlock their account, retrieve their forgotten username, or reset their forgotten password. An email address and mobile phone number cannot be used with more than one **studentaid.gov** account, so parents and students need to use their own. **DO NOT** use a school or work email address as they can change, causing the student to lose their account or go through a retrieval process.

Remind students to protect the account. The **studentaid.gov** account is your student's legal signature and shouldn't be created or used by anyone other than your student—not even their parent, a school official, or a loan company representative. Them allowing someone to use their **studentaid.gov** account puts them at risk for identity theft or not being able to access their personal information.

FIVE STEPS TO APPLY FOR FINANCIAL AID

Step 1

Create an studentaid.gov account. Visit **studentaid.gov** to create a username and password. Your student and their parent(s)/contributor(s) (if they are a dependent student, see page 19) will each need to create an account to submit the FAFSA online.

Step 2

Gather your documents. Your student will need their Social Security number, 2024 federal income tax returns, W-2s, and records of investments and money earned. See page 19-20 for additional information.

Step 3

File the FAFSA. Your student should file the FAFSA at fafsa.gov as soon as possible after Dec. 1, 2024. For free help completing the FAFSA, they can attend a FAFSA Frenzy event near them. Find a location at **journeytocollege.mo.gov/fafsa-frenzy/**.

Step 4

Review your FAFSA Submission Summary. Once their FAFSA is processed, the student will receive their FAFSA Submission Summary. Students should review it as soon as possible for accuracy and make corrections as needed.

Step 5

Compare financial aid offers. The colleges your student listed on the FAFSA will send them information about financial aid for which they qualify for at their school. Carefully compare all financial aid offers and college costs. Your student can explore all options available and make a realistic plan for paying for college.

Homeless and Foster Youth

New FAFSA Provisions for Homeless and Foster Youth, per the FAFSA Simplification Act and guidance from the U.S. Department of Education are as follows:

- Homeless and foster care status does not need to be redetermined every year.
- Determinations of unaccompanied homeless and foster youth status must be made as quickly as practicable.
- Only certain officials and programs are authorized to verify that an applicant is an unaccompanied homeless youth.
- Financial aid administrator must accept certain documents if an institution requires documentation that a student was in foster care when the student was 13 or older.
- Financial aid administrators must make a determination of an unaccompanied homeless youth for youth who cannot get determination from other authorities.
- Financial aid administrators must make unaccompanied homeless youth determinations following the process outline in the law - it is not a matter of professional judgment.

Learn more about the new FAFSA provisions at **https://schoolhouseconnection.org/article/the-fafsa-simplification-act-youth-experiencing-homelessness-and-youth-with-experience-in-foster-care**

STUDENT STORIES: ALLI

"To be successful in college I would recommend actually going to class, getting a planner and being really organized. Go to your summer orientation before classes start, they can lead you in the direction of important resources."

Hometown: Jefferson City, MO
School: University of Missouri - Columbia
Major: Early Childhood Education

Need help completing the FAFSA?

FAFSA Frenzy provides free assistance with completing the Free Application for Federal Student Aid. FAFSA Frenzy activities are held throughout Missouri in October through January. See if your school is participating or find a public event at **journeytocollege.mo.gov/fafsa-frenzy/.**

Journey to College

FAFSA FRENZY

What to expect after submitting the FAFSA

Once your student submits their FAFSA, their information will be sent to the colleges they listed on the FAFSA form. Your student's information will also be sent to the Missouri Department of Higher Education & Workforce Development. The Department will determine their eligibility for some of the Missouri state financial aid programs.

FAFSA Submission Summary

Once your student's FAFSA form is processed they will get a FAFSA Submission Summary. The report does not tell them how much financial aid they will get. It is a summary of the data they submitted. The report will be emailed to them. If they chose not to provide an email, a paper copy will be mailed to them. They should review the report as soon as possible and make sure it's accurate. Submit corrections if needed. If there are no corrections or additional submissions required, the report will show their Student Aid Index.

Student Aid Index

Your student's SAI is not the amount they must pay their school. It is used to determine their eligibility for financial aid. A formula created by the federal government calculates their SAI. The formula considers several different factors, including family income and assets.

Verification

Your student may be asked to verify the information submitted on their FAFSA. Financial aid officers at their college might ask for their income tax records, W-2 forms, 1099 forms, and other documents. Students cannot receive financial aid until their data has been verified. Be sure they submit the requested information as soon as possible.

Student Aid Offer

If your student gets accepted into the colleges they listed on their FAFSA, the college will calculate their aid and send them an electronic or paper financial aid offer. Their offer indicates how much aid they are eligible to receive at that particular college. Their college financing offer may include student loans. Students should think about their expenses and how much money they actually need for college before accepting any loans. They can also request a smaller amount of loans. If they take out loans but the cost of their semester is less than the amount of financial aid they receive, they will get a refund from their financial aid office. Refunds are still part of the loan and must be paid back. The good news is that they can return all or a portion of the refund, lowering the amount of the loan and the amount that must be paid back.

Students should only borrow what they need, because eventually they have to pay it all back with interest.

How is financial need calculated?

Your student's Student Aid Index (SAI) is subtracted from a school's cost of attendance to determine their financial need and the types and amounts of financial aid they may be eligible to receive.

IMPORTANT DATES FOR FILING THE FAFSA

Be sure your student uses the correct tax information each year when they complete their FAFSA.

	If you will be attending college during this time…	You can fill out a FAFSA during this time…	Using tax information from this year…
Class of 2025	July 1, 2025 – June 30, 2026	October 1, 2024 – June 30, 2025	2023
Class of 2026	July 1, 2026 – June 30, 2027	October 1, 2025 – June 30, 2026	2024

2026-2027 FAFSA CHECKLIST

Your student must complete the FAFSA every year they attend college to qualify for most federal and state financial aid and some college-based financial aid. Requested information may change from year to year. Be aware of the different national, state, and college financial aid deadlines for completing the FAFSA. If they are an *independent* student, they will only need to provide personal information for themself and, if married, their spouse. If they are considered a *dependent* student, they will need to provide information for themselves and their legal parent(s).

Are they *independent* or *dependent*? If they answer "yes" to any of the questions below, they are considered an *independent* student:

- ❑ Y ❑ N Were you born before Jan. 1, 2002?
- ❑ Y ❑ N Are you married as of the day you file your FAFSA?
- ❑ Y ❑ N Will you be working on a master's degree or doctoral degree at the beginning of the 2026–27 school year?
- ❑ Y ❑ N Are you a veteran or active duty member of the U.S. Armed Forces?
- ❑ Y ❑ N Do you have children who will be receiving more than half of their support from you between July 1, 2026 and June 30, 2027?
- ❑ Y ❑ N Do you have any dependents (other than a child or spouse) who live with you and who receive more than half of their support from you now and through June 30, 2027?
- ❑ Y ❑ N At any time since you turned age 13, were both your parents deceased, were you in foster care, or were you a dependent or ward of the court?
- ❑ Y ❑ N Have you been declared an emancipated minor by a court in the state where you have your legal residence?
- ❑ Y ❑ N Have you been placed in legal guardianship by a court in the state where you have your legal residence?
- ❑ Y ❑ N At any time on or after July 1, 2025, did your high school or school district homeless liaison determine that you were an unaccompanied youth who was homeless or were self-supporting and at risk of being homeless?
- ❑ Y ❑ N At any time on or after July 1, 2025, did the director of a runaway or homeless youth basic center or transitional living program determine that you were an unaccompanied youth who was homeless or were self-supporting and at risk of being homeless? Visit **journeytocollege.mo.gov/plan/foster-and-homeless-youth**/ for more information.

They will need the following if applicable: The following information is also required from parent(s) if they are considered a *dependent* student:

- ❑ Social Security numbers for the student and parents. If you do not have a Social Security number, call the Social Security Administration at 800-772-1213 or visit **socialsecurity.gov**.
- ❑ Birth dates.
- ❑ Student driver's license number, if applicable.
- ❑ Student Alien Registration Number for eligible noncitizens. If you need one, visit the Citizenship and Immigration Services website at **uscis.gov**.
- ❑ Your **studentaid.gov** account (username and password) if you are submitting the FAFSA online. You can create an account at **studentaid.gov**.
- ❑ All 2024 federal income tax forms. If you did not keep copies, you can call the IRS at 800-829-1040.
- ❑ All 2024 W-2 forms and, if applicable, workers' compensation benefits and Unemployment Form 1099-G. If you do not have copies, contact your employer or call the IRS at 800-829-1040.
- ❑ Date parents were married, separated, divorced or widowed.
- ❑ Current cash/checking/savings account balances.
- ❑ Current investment values (stocks, savings bonds, mutual funds, CDs) excluding parent's home and retirement plans.
- ❑ Current business value, if applicable.
- ❑ Current investment farm value.
- ❑ 2024 child support paid or received. If you did not keep records, you can contact your local child support office or call 800-443-1576.
- ❑ 2024 housing/food/living allowance for military and clergy. This information is on the Leave and Earnings Statement for military personnel and on the W-2 form for members of the clergy.
- ❑ Veterans noneducation benefits. If you did not keep records, call the Department of Veterans Affairs at 800-827-1000 or visit **va.gov.**

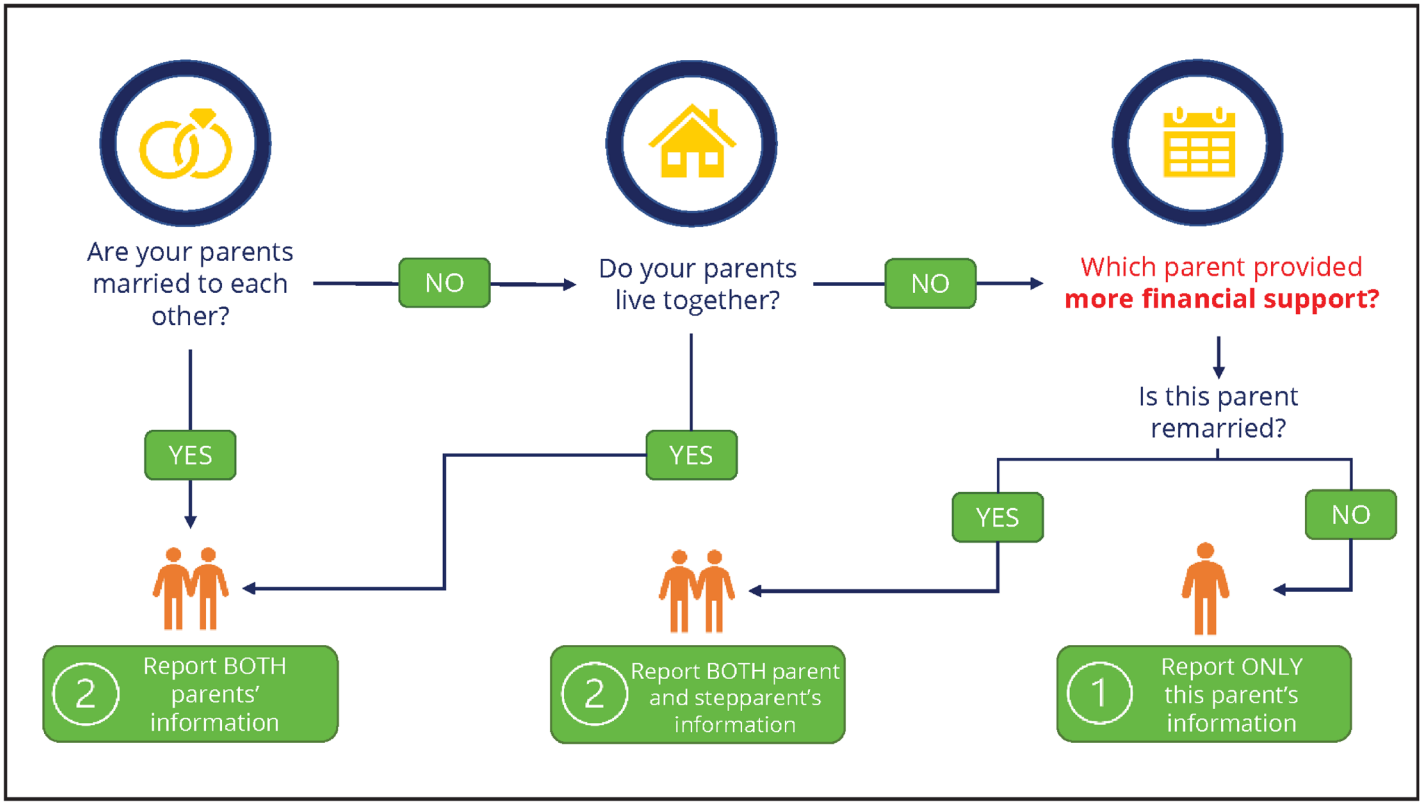
*For the most up-to-date information, please visit studentaid.gov.

WHO IS MY "PARENT/CONTRIBUTOR" WHEN I FILL OUT THE FAFSA?

If your student is considered a dependent student by the Free Application for Federal Student Aid (FAFSA), they are required to include information about their parents on the application. But what if their parents are divorced? Remarried? What if they live with a family member other than their parents? Whose information should they report? Below are some guidelines that might help answer their questions. Unless otherwise noted, "parent" means their legal (biological and/or adoptive) parent and stepparent, if parent is remarried. In addition, the rules below apply to their legal parents regardless of their gender.

- If their parents are living and legally married to each other, student's answer the questions about both of them.
- If their parents are living together and are not married, student's answer the questions about both of them.
- If their parent is widowed or was never married, student's answer the questions about that parent.
- If their parents are divorced or separated and do not live together, student's answer the questions about the parent with whom they lived with more during the past 12 months. If they lived the same amount of time with each parent, they should give answers about the parent who provided more financial support during the past 12 months or during the most recent year that they actually received support from a parent.
- If their parents are divorced but live together, they will indicate their marital status as "Unmarried and both parents living together," and they will answer the questions about both of them.
- If their parents are separated but live together, they will indicate their marital status as "Married or remarried," and they will answer the questions about both of them.
- If they have a stepparent who is married to the legal parent whose information they are reporting, they must provide information about that stepparent as well.
- The following people are not their parents unless they have legally adopted them: grandparents, foster parents, legal guardians, older brothers or sisters, uncles or aunts, and widowed step-parents.

Exception: The FAFSA asks about their parents' education level. For these questions, their parents are considered to be the birth parents or adoptive parents — their stepparent is not their parent for these questions.



STUDENT STORIES: ROSA

"Filing the FAFSA is the best place to start, but your school and community may offer more financial aid too. Through My Scholarship Central I was able to get more grants to help pay for college."

Hometown: St. Peters, MO
School: Lindenwood
Major: HR Management and Public Health

Rather than importing their tax information using the IRS Data Retrieval Tool, applicants will consent to providing their Federal Tax Information (FTI) via a direct data share with the IRS. This enhanced data sharing simplifies the applicant's experience (from the FAQs **financialaidtoolkit.ed.gov/tk/**).

FAFSA MYTHS

Myth 1: My family makes too much money for me to qualify for aid

There is no income cut-off for federal student aid. Your student's eligibility for financial aid is based on a number of factors and not just their income. Plus, many states and schools use their FAFSA data to determine eligibility for their aid. If your student is not sure what they will get, the best way to know for sure is to complete the application!

Myth 2: My grades aren't good enough for me to get aid

Eligibility for most federal student aid programs is not linked to academic performance. However, students will need to maintain grades that their choice of school considers satisfactory in order to continue receiving financial aid.

Myth 3: My ethnicity or age makes me ineligible for aid.

There are basic eligibility requirements, but ethnicity and age are not considered.

Myth 4: I already completed the FAFSA so I don't need to complete it again.

Your student needs to complete the FAFSA every year they plan to attend college or career school. Don't worry; it will be even easier the second or third time around since a lot of their information will be pre-populated on the application.

Myth 5: The FAFSA is too hard to fill out.

This is a very common misconception, but the FAFSA has come a long way! It's easier than ever to complete online. The form uses "skip logic," so your student is only asked the questions that are relevant to them. And if they've filed taxes, they can transfer their tax return data into their FAFSA automatically. As a result of improvements like these, the average time to complete the FAFSA is now less than 21 minutes. If they get stuck, help is available by Web chat, e-mail and phone.

SEEK OUT SCHOLARSHIPS

Most scholarships are based on academic or other types of achievements, while some are geared toward specific groups of students. Scholarships vary in amount, from one-time awards of a few hundred dollars to covering full tuition worth thousands of dollars.

Every scholarship your student receives will help reduce the cost of their education, so it is important that they start looking early and apply for as many as possible. Scholarships can also be renewable or specific to current college students. Students should continue searching for scholarships throughout their college career.

Finding scholarships

Scholarships are offered by thousands of local, regional, and national organizations — they just have to find them. Your student can learn about scholarship opportunities by:

- Talking with their high school counselor
- Contacting the financial aid office at the college they plan to attend
- Searching online — popular sites include: **myscholarshipcentral.org**, **fastweb.com**, **myscholly.com**, **bigfuture.collegeboard.org**, and **collegescholarships.org**
- Checking with local businesses, community and civic groups, and religious organizations
- Getting involved with their universities alumni foundation

Be aware of scholarship scams. Your student should not provide credit card information to use a free scholarship search. They should be sure to read the fine print before providing too much information, as some companies may send them unwanted information about other services they offer or sell your student's information. Visit **studentaid.gov/resources/scams** for more information about scholarship scams.

Find more information about scholarship opportunities by following Journey to College on Facebook, Twitter, and Instagram.

Applying for scholarships

Applying for scholarships is similar to applying to college. Be sure your student checks the eligibility requirements before spending the time to apply. Once they have determined they are eligible, they should read the application carefully, fill it out completely, and meet the application deadline.

Usually, they will need to complete and submit an application, highlight their personal and academic achievements, and provide letters of recommendation. Many scholarship applications also require them to write an essay.

Check out these scholarship resources

- ***myscholarshipcentral.org***
- ***fastweb.com***
- ***bigfuture.collegeboard.org***
- ***collegescholarships.org***
- ***myscholly.com***
- ***moslf.org***

MISSOURI STUDENT FINANCIAL AID

Missouri offers a number of grants and scholarships, administered by the Missouri Department of Higher Education & Workforce Development, that can help eligible students pay for their college education. For more information, visit **dhewd.mo.gov/ppc/grants-scholarships**.

A+ SCHOLARSHIP PROGRAM

The A+ Scholarship Program is a merit-based scholarship that provides funds to eligible graduates of A+ designated high schools who attend participating public community colleges or vocational/technical schools, or certain private two-year vocational/technical schools.

Application:

- There is no paper application to fill out; however, your student should check with their community college or vocational/technical school to see what materials they require in order to confirm your A+ eligibility.

Eligibility requirements:

- Be a U.S. citizen or permanent resident.
- Enter into a written agreement with their high school prior to graduation.
- Attend a designated A+ high school for any two years prior to graduation, and graduate from an A+ designated high school.
- Graduate with an overall GPA of 2.5 or higher on a 4.0 scale.
- Have at least a 95 percent attendance record overall for grades 9–12.
- Perform at least 50 hours of unpaid tutoring or mentoring, of which up to 25 percent may include job shadowing.
- Maintain a record of good citizenship and avoid the unlawful use of drugs and/or alcohol in grades 9–12.
- Achieve a score of proficient or advanced on the Algebra I end-of-course exam or a higher level DESE approved end-of-course exam in the field of mathematics.*
- Enroll and attend full time at a participating public community college or vocational/technical school, or private two-year vocational/technical school.
- Seek a degree or certificate at the school in which they are enrolled.
- Not pursue a degree or certificate in theology or divinity.
- Not have a criminal record preventing receipt of federal Title IV student financial aid.
- Make a good faith effort to secure all available federal financial aid by completing the FAFSA.
- Maintain satisfactory academic progress as defined by their college or vocational school. Initial students must have a 2.0 cumulative GPA at the end of the fall term and a 2.5 GPA at the end of the spring term to maintain eligibility.
- For each term your student receives an award, complete at least 12 credit hours in the fall and spring or the equivalent (6 hours during the summer term) to be eligible for the next term in which they enroll.

To renew:

- Continue to meet the eligibility requirements for initial students.
- Complete the FAFSA each year in order to make a good faith effort to secure a Pell Grant or other federal aid.
- Maintain a minimum 2.5 GPA on a 4.0 scale and otherwise maintain satisfactory academic progress as defined by their school.
- For each term they receive an award, complete at least 12 credit hours in the fall and spring or the equivalent (6 hours during the summer term) to be eligible for the next term in which they enroll.

Award amounts:

- The amount of tuition and general fees remaining after any federal non-loan sources of funding, including Pell Grants, have been applied. If state appropriations are not sufficient to fully fund the program, the award amount may be reduced.
- Tuition for certain courses, including repeated courses or in some instances courses from which the student withdrew, will not be included in the award amount. Check with their financial aid officer or the Missouri Department of Higher Education & Workforce Development if the student has questions about the amount of their award.

* If your student met all of the eligibility requirements except the end-of-course exam requirement, they may establish eligibility through a combination of high school GPA and ACT math subscore. The Missouri Department of Higher Education & Workforce Development will announce the qualifying combinations of ACT math subscore and high school GPA annually. They may achieve the qualifying ACT score as a high school or postsecondary student. If your student achieves the score as a postsecondary student, they may be eligible for an award the same term that they take the test. Students are eligible for up to 48 months after the graduate high school (but eligibility expires if they earn an associates degree during that time)More information can be found at **dhewd.mo.gov/ppc/grants/aplusscholarship.php**.

In the 2023-2024 academic year, roughly 60,000 Missouri Students received state financial aid through the A+ Scholarship, Bright Flight Scholarship, and Access Missouri Grant Programs.

ACCESS MISSOURI FINANCIAL ASSISTANCE PROGRAM

The Access Missouri Program is a need-based program designed to be simple to understand, provide predictable, portable awards, and increase access to your student's Missouri school of choice. Their financial eligibility is determined by their Student Aid Index or SAI, as calculated through the FAFSA.

Application:

- There is no paper application to fill out. Student's must submit their FAFSA by Feb. 1 each year in order to meet the priority deadline. Eligible students who apply on or before Feb. 1 are guaranteed an award. They must submit their FAFSA by April 1 to meet the final deadline to be considered for an award. Eligible students who apply between Feb. 1 and April 1 will be awarded based on funding availability.
- FAFSA corrections must be made prior to July 31.

Eligibility requirements:

- Have a FAFSA for the upcoming school year on file by the Feb. 1 priority deadline or by the final deadline of April 1 for the upcoming academic year.
- Be a U.S. citizen or permanent resident and a Missouri resident.
- Be an undergraduate student enrolled full time at a participating Missouri school.
- Have a Student Aid Index of $12,000 or less.
- Not pursue a degree or certificate in theology or divinity.
- Not have received their first bachelor's degree, completed the required hours for a bachelor's degree, or completed 150 semester credit hours.

To renew:

- Continue to meet the eligibility requirements for initial students.
- Maintain a minimum cumulative GPA of 2.5 on a 4.0 scale and otherwise maintain satisfactory academic progress as defined by their school.
- Not have received an Access Missouri award for a maximum of five semesters at a two-year school or 10 semesters at any combination of two-year or four-year schools.

Award amounts:

- Access Missouri funds are awarded on an annual basis, with half of the award disbursed in fall and the other half in spring. Actual award amounts vary depending on the type of institution your student attends, their SAI as determined by their FAFSA, their financial aid package, and the annual appropriation for the Access Missouri program.
- The annual award ranges are:
  - $300–$1,300 if attending a participating public two-year institution
  - $1,500–$2,850 if attending a participating public four-year institution, independent, or virtual institution, or State Technical College of Missouri
- Awards are not available during summer terms.

BRIGHT FLIGHT

MISSOURI HIGHER EDUCATION ACADEMIC SCHOLARSHIP PROGRAM

This merit-based program encourages top-ranked high school seniors to attend participating Missouri colleges and universities.

Application:

- There is no Bright Flight application to complete. The Missouri Department of Higher Education & Workforce Development will receive your student's ACT or SAT composite score(s), along with approved Missouri college or university choices, from their ACT or SAT assessment records. The MDHEWD began accepting ACT Superscores for Bright Flight Eligibility beginning with the Class of 2023 seniors. **Superscores will not automatically be sent to the department unless students put in the department code of 2379 upon registering for the ACT.** Learn more about Superscores on page 9.

Eligibility requirements:

- Be a Missouri resident and a U.S. citizen or permanent resident.
- Have a composite score on the ACT or SAT in either the top 3 percent or in the top 4th and 5th percentiles of all Missouri students taking those tests. Begining with the class of 2023, ACT scores must be 32 or above in order to be in the top 3 percent and 31 to be in the top 4th and 5th percentiles.
- The qualifying score must be achieved by the June test date immediately following graduation from high school, receipt of a HiSET certificate, or completion of secondary coursework, if home-schooled.
- Enroll full time as a first-time student at a participating Missouri school and receive the scholarship in the academic year immediately following high school graduation, receipt of a HiSET certificate, or completion of secondary coursework, if home-schooled.
- Not pursue a degree or certificate in theology or divinity.
- Submit supplemental eligibility information, if requested, by the deadline established by the Missouri Department of Higher Education & Workforce Development.

To renew:

- Continue to meet the eligibility requirements for initial students.
- Enroll full time and receive the scholarship at least one semester each academic year. *Deferments may be available in certain situations. Visit **dhewd.mo.gov/ppc/grants/brightflight.php** for more information.
- Maintain a minimum cumulative grade point average of 2.5 on a 4.0 scale and otherwise maintain satisfactory academic progress as defined by their school.

Award amounts:

Actual award amounts are subject to the programs annual appropriation, but in general:

- Top 32 percent may receive up to $3,000 each year
- Top 31 percent may receive up to $1,000 each year
- Students in the top 3 percent must receive the full $3,000 before students in the 4th and 5th percentiles will be awarded any funds. Students who are not funded but continue to meet the eligibility requirements will remain eligible in the event funding becomes available at a later date.
- Awards are not available during summer terms.

DUAL CREDIT/DUAL ENROLLMENT SCHOLARSHIP

The Dual Credit/Dual Enrollment Scholarship is a need-based program that covers tuition and fees for high school students taking dual credit or dual enrollment coursework from an approved provider. For more information, visit **dhewd.mo.gov/ppc/grants/DCDE.php.**

Application:

- Complete the online application through the student portal.

Eligibility requirements:

- Be a U.S. citizen or permanent resident and a Missouri resident
- Enroll in dual credit/dual enrollment classes through an approved Missouri college or university
- Have a minimum 2.5 unweighted, cumulative high school GPA and otherwise meet the high school's requirements for taking dual credit or dual enrollment classes.
- Meet one or more of the following indicators of financial need:
  - Immediate family eligible for free and reduced lunch
  - Placed in foster care
  - Homeless as defined by the McKinney-Vento Homeless Assistar Act
  - Immediate family receives public assistance benefits (SNAP, WIC, etc.)
  - Living in federally-subsidized public housing

MISSOURI STUDENT FINANCIAL AID PORTAL

High school seniors and college students can set up a free account and utilize the portal to:

- Estimate financial aid eligibility
- Submit online state aid applications
- See award amounts and disbursements
- Access state financial aid information
- Connect seamlessly to the Missouri Student Workspace

MISSOURI STUDENT WORKSPACE

The Missouri Student Workspace is a virtual college portfolio. Students of all ages can create an account to:

- Save materials related to the college-planning process
- See financial aid applications submitted through the Student Financial Aid Portal
- Save scholarship information, essays, and applications
- Save transfer documents, college degree maps, resumes, and transcripts
- See deadlines and reminders based on their journey through college
- Create notes to stay on track

Access the Portal and Workspace from the **journeytocollege.mo.gov** homepage.

STUDENT STORIES: TYLER

"Going to college opens a lot of doors. It provides a lot of opportunities and sets you up for your future."

Hometown: Rocklin, CA
School: Lincoln University
Major: Criminal Justice

OTHER STATE FINANCIAL AID PROGRAMS

Brief descriptions of additional state financial aid programs administered by the Missouri Department of Higher Education & Workforce Development are listed below. For complete information about these programs, including eligibility requirements, award amounts, and applications, visit **journeytocollege.mo.gov/pay/state-financial-aid/**. See pages 45–46 for a listing of additional resources and programs. State financial aid is subject to the amount of money the General Assembly designates in its budget each year.

Advanced Placement Incentive Grant

Students are encouraged to score well on Advanced Placement tests. This grant awards a one-time $500 grant to students who achieve two grades of three or higher on Advanced Placement exams in the fields of math and/or science while attending a Missouri public high school. Like most other Missouri student aid programs, this grant is subject to funding. Apply by June 1 to be eligible for the upcoming academic year.

Fast Track Workforce Incentive Grant

Fast Track offers a grant to Missourians who are 25 or older and want to return to school to pursue a degree, certificate, or industry recognized credential in areas with high numbers of job openings. To qualify individuals must meet the age and income requirements. Students under 25 may apply if they have not been enrolled in any school for at least two years.

Kids' Chance of Missouri Scholarship Program

A student may qualify for this program if one of the student's parents was either injured or killed in a work-related accident. A qualifying injury is one that led to a paid settlement or award in court. Accidents must be covered by workers' compensation. Settlements must be verified by the Missouri Division of Workers' Compensation. Apply through Kids' Chance Inc. of Missouri. Students must file a FAFSA by April 30 to qualify.

Minority and Underrepresented Environmental Literacy Program

This scholarship is awarded to students from minority and underrepresented groups who have demonstrated success in the classroom and plan to study and work in the field of environmental sciences. A selection committee awards this scholarship to students whose experiences and goals best fit the program. Applications are due by June 1 each year.

Public Service Officer or Employee's Child Survivor Grant Program

This program provides tuition assistance to certain public employees and their family members if the employee was killed or disabled while working in the line of duty. There is no application deadline. Students are encouraged to apply early.

Wartime Veteran's Survivors Grant

This grant serves the children and spouses of combat veterans who have been either killed, injured, or disabled in the line of duty since Sept. 11, 2001. The veteran needs to have been a Missouri resident when first entering the military or at the time of death or injury. There is no application deadline for initial applicants. May 1 is the priority deadline for renewal students, who must apply each year. All students are encouraged to apply early as this grant is limited to 25 recipients each year.

NEED VS. MERIT

Financial aid at the college, state, and federal levels can be based on multiple factors, including need and merit. So, what's the difference?

- **Need-based aid** is based on a student's financial need. For example: A need-based grant might be awarded based on a student's low income.
- **Merit-based aid** is based on a student's skill or ability. For example: A merit-based scholarship might be awarded based on a student's high grades.

Financial aid, whether need-based or merit-based, will usually be sent directly to the college and applied directly to your student's account.

MOST 529 College Savings Plan

Did your student know they can create a MOST 529 College Savings Plan before or during college? For information about the benefits of starting a MOST 529 account, even when they're in college, visit **www.missourimost.org**.

Interested in joining the military?

Not everyone chooses the same path after high school. The military offers a unique experience, in addition to benefits, and is a commendable option for anyone who chooses to serve. No matter which branch of the military your student enlists in, there may be education benefits available for them and members of their family. Some take courses during their service, others wait until they've been discharged - either way, it's never too late to further their education. Additionally, military experience can correlate to civilian life, helping them secure employment later in life. Check out benefits from each branch of the military by talking to a recruiter or visiting **journeytocollege.mo.gov/plan/for-veterans/**.

Seek out all forms of financial aid

The State of Missouri offers other resources for paying for college. Visit **dhewd.mo.gov/ppc/otherprograms.php** to see scholarships and opportunities from other state and partner agencies.

Learn more about paying for college:
journeytocollege.mo.gov

STUDENT STORIES: TYESHA

"My advice for first generation students is to not let the pressure get to you. Hang in there, it can get stressful. Utilize your resources in college, and try to keep yourself motivated. In the end it will all be worth it!"

Hometown: Marshall, MO
School: Missouri Valley College
Major: English

FEDERAL STUDENT AID

The U.S. Department of Education provides various financial assistance programs to help students and their families pay for college. To be eligible for Federal Student Aid programs, your student must complete the FAFSA each year. Final eligibility is determined by the college they attend.

The Office of Federal Student Aid awards more than $110 billion every year in grants, loans, and work-study funds. All programs require students to meet the general criteria below.

Federal student aid eligibility requirements:

Eligibility for federal student aid is based on several factors. Your student's age or race does not affect their eligibility. While their income is taken into consideration, it does not automatically prevent them from qualifying for federal student aid.

To receive federal student aid, they need to:

- Be a U.S. citizen or an eligible noncitizen.
- Have a high school diploma or recognized equivalent such as a GED or HiSET certificate, or have completed a high school education in a home-school setting approved under state law.
- Enroll in an eligible career pathway program and meet one of the "ability-to-benefit" alternatives.
- Be enrolled or accepted for enrollment as a regular student in an eligible degree or certificate program.
- Have a valid Social Security number (with the exception of students from the Republic of the Marshall Islands, Federated States of Micronesia, or the Republic of Palau.)
- Not be in default on a federal student loan and not owe a refund on a federal grant.
- Maintain satisfactory academic progress as defined by their college.

Federal Pell Grant

Federal Pell Grants provide funds to undergraduate students and certain post baccalaureate students who demonstrate exceptional financial need. Visit **studentaid.gov/understand-aid/types/grants/pell** for more information.

Eligibility requirements:

- Meet general student aid eligibility requirements.
- Be an undergraduate student who has not earned a bachelor's or a professional degree.
- Demonstrate financial need.
- Some students enrolled in a post baccalaureate teacher certification program may be eligible.
- Cannot be incarcerated in a federal or state correctional facility.

Award amounts:

- The amounts can change yearly. The amount the student gets will depend on financial need, cost of attendance and enrollment status.
- Students can receive a maximum award of $7,395 for the 2024-2025 award year, July 1, 2024 -June 30, 2025.
- They cannot receive Federal Pell Grant funds from more than one school at a time.
- They will never need to repay Federal Pell Grants. Federal Pell Grants are not the same as a loan.

Federal Supplemental Education Opportunity Grant (FSEOG)

The Federal Supplemental Education Opportunity Grant, or FSEOG, is a grant for undergraduate students with exceptional financial need. It is administered directly by the financial aid office at each participating school and is considered campus-based aid. For more information, visit **studentaid.gov/understand-aid/types/grants/fseog.**

Eligibility requirements:

- Meet general student aid eligibility requirements.
- Be an undergraduate student who has not earned a bachelor's or a professional degree.
- Demonstrate exceptional financial need.
- Cannot be incarcerated in a federal or state correctional facility.

Award amounts:

- Your student can receive between $100 and $4,000 a year, depending on their financial need, when they apply, the amount of other aid they get, and the availability of funds at their school.
- Funds are designated on a first-come, first-served basis after the FAFSA becomes available Oct. 1 each year.

Federal Work-Study Program

The Federal Work-Study program provides part-time jobs for undergraduate and graduate students with financial need, allowing them to earn money to help pay education expenses. The program encourages community service work and work related to the student's course of study. For more information, visit **studentaid.gov/understand-aid/types**.

Eligibility requirements:
- Meet student aid eligibility requirements.
- Available to undergraduate, graduate, and professional students with financial need.
- For full-time or part-time students.

Award amounts:
- Student's will earn at least the current federal minimum wage; however, they may earn more depending on the type of work they do and the skills required for the position.
- Their total work-study award depends on when they apply, their level of financial need, and their school's funding level.

Children of a Parent/Guardian Who Died in the Line of Duty

Formerly called "Iraq and Afghanistan Service Grants" and "Children of Fallen Heroes Scholarships," students who meet the eligibility requirements will receive a maximum Pell Grant award, regardless of their calculated SAI. For more information, visit **studentaid.gov/help-center/answers/article/additional-pell-grant-funds-parent-died-line-of-duty**.

Eligibility requirements:
- Must be the child of a parent or guardian who died in the line of duty while either serving on active duty as a member of the U.S. Armed Forces on or after Sept. 11, 2001, or actively serving as and performing the duties of a public safety officer
- Be younger than 33 years old as of the January 1 prior to the award year for which the applicant is applying (ex. for the 2024–25 award year, a student must be younger than 33 years old as of Jan. 1, 2024).

Award amounts:
- Students who meet the eligibility requirements will receive the maximum Pell Grant award, regardless of their SAI.
- Students who received help under the Iraq and Afghanistan Service Grant or Children of Fallen Heroes Scholarship during the 2023-24 academic year but do not meet updated eligibility may still receive a maximum Pell Grant under legacy eligibility.

Teacher Education Assistance for College and Higher Education Grant (TEACH)

The TEACH Grant program provides grants to students who intend to teach in high-need fields, or other identified teacher shortage areas approved by the U.S. Department of Education. A TEACH Grant is different from other federal student grants because it requires your student agrees to complete a teaching service obligation as a condition for receiving the grant, and if they don't complete the service obligation, the TEACH Grant will be converted to a loan that your student must repay, with interest. For more information, visit **studentaid.gov/understand-aid/types/grants/teach**.

Eligibility requirements:
- Meet basic student aid eligibility requirements.
- Be enrolled as an undergraduate, post baccalaureate, or graduate student at a school that participates in the TEACH Grant program.
- Be enrolled in a TEACH-Grant-eligible program.
- Meet certain academic achievement requirements, generally scoring above the 75th percentile on one or more portions of a college admissions test or maintaining a cumulative GPA of at least 3.25.
- Receive TEACH Grant counseling that explains the terms and conditions of the TEACH Grant service obligation. Your student must complete counseling each year that they receive a TEACH Grant.
- Sign a TEACH Grant Agreement to Serve or Repay.

Award amounts:
- For grants first disbursed on or after Oct. 1, 2020, and before Oct. 1, 2025, you can receive a maximum of $3,772.

Obligations:
As a condition for receiving a TEACH Grant, your student must sign a TEACH Grant Agreement to Serve or Repay to Serve in which you agree to
- Serve as a full-time highly-qualified teacher for four elementary or secondary school years at a school or educational service agency that serves low-income students;
- Teach in a high-need field; and
- Complete the required four years of teaching within eight years after they graduate from or otherwise cease to be enrolled at the institution of higher education where they received their TEACH Grants.

Note: If your student does not meet the requirements of their service obligation, all TEACH Grants they received will be converted to Direct Unsubsidized Loans. They must repay these loans in full, with interest charged from the date of each TEACH Grant disbursement.

Learn more about federal student aid:
studentaid.gov

FEDERAL STUDENT LOANS

If your student applies for financial aid, they may be offered loans as part of their school's financial aid offer. A loan is money they borrow and must pay back with interest. Loans currently offered by the federal government include:

Federal loan program	**Loan details** (subject to change)	**Annual award** (subject to change)
Direct Subsidized Loan	• For undergraduate students who are enrolled at least half time and demonstrate financial need • For loans first disbursed on or after July 1, 2024, and before July 1, 2025, interest rate is 6.53% • Student is not usually charged interest on the loan during certain periods of deferment • The U.S. Department of Education (ED) is the lender; payment is owed to ED	• $3,500–$5,500, depending on grade level and dependency status • Annual loan limits: — Up to $3,500 for first-year undergraduate — Up to $4,500 for second-year undergraduate — Up to $5,500 for remaining undergraduate years • For total lifetime limit, go to **studentaid.gov/sub-unsub**
Direct Unsubsidized Loan	• For undergraduate and graduate students who are enrolled at least half time; financial need is not required • For loans first disbursed on or after July 1, 2024 and before July 1, 2025 – 6.53% interest rate for undergraduate students and – 8.08% interest rate for graduate and professional students • Student is responsible for interest during all periods • The U.S. Department of Education (ED) is the lender; payment is owed to ED	• $5,500–$20,500 (less any subsidized amounts received for same period), depending on grade level and dependency status • Annual loan limits: — Up to $6,000 for first-year undergraduate (determined by dependency status) — Up to $6,000 for second-year undergraduate (determined by dependency status) — Up to $7,000 for remaining undergraduate years (determined by dependency status) — Up to $20,500 for graduate/professional students • For total lifetime limit, go to **studentaid.gov/sub-unsub**
Direct PLUS Loan	• For parents of dependent undergraduate students and for graduate or professional students; financial need is not required • Student must be enrolled at least half time and must be either a dependent undergraduate student for whom a parent is taking out a Direct PLUS Loan or a graduate or professional student who is receiving a Direct PLUS Loan • The U.S. Department of Education (ED) is the lender; payment is owed to ED • For loans first disbursed on or afer July 1, 2024, and before July 1, 2025, interest rate is 9.08% • Borrower must not have negative credit history • Borrower is responsible for interest during all periods • The U.S. Department of Education (ED) is the lender; payment is owed to ED	• Maximum amount is cost of attendance minus any other financial aid student receives; no minimum amount • For Direct PLUS Loan details and updates, visit **studentaid.gov/plus**

REPAYING STUDENT LOANS

Although college can be expensive, your student's goal should be to limit the amount of student loans they have to borrow — and eventually pay back. Although, they don't need to take out loans just because they are offered, nor do they need to accept the full loan amount.

When your student receives a student loan, they agree to repay the loan even if they do not graduate, are unable to find employment, or are not satisfied with their education. Their student loans cannot be cancelled because they did not get the education or job they expected.

Your student will start repaying their federal direct loans after a six-month grace period. This means their first student loan payment will be due six months from the time they graduate, drop below half-time enrollment, or stop attending college, whether they graduate or not.

Payment options

There are several options for your student to start repaying their federal student loans.

They should be informed of their repayment terms and options by their loan servicer before they begin repayment. Their account will be placed on the standard repayment plan unless they request a different option from their loan servicer.

Did you know?

There are no penalties for making payments on student loans before they officially go into repayment or paying a little extra each month. Your student can also make payments on the loan's interest while they're still in college. This can help reduce the total interest they pay and the total cost of their loan.

Learn about student loan repayment options at **studentaid.gov**. If your student is having trouble making payments under the standard repayment plan, they can discuss other repayment plans with their loan servicer to determine the best option for them. In some circumstances, students may be able to temporarily postpone or reduce loan payments through deferment or forbearance.

If your student does not make their monthly payments, they will become delinquent on their student loan. If they are delinquent more than 270 days, they will be considered in default and could face serious financial consequences. Learn more about avoiding default a **journeytocollege.mo.gov/pay/student-loans/avoid-default/**.

THINGS TO CONSIDER ABOUT STUDENT LOANS

In order to be a responsible borrower:

Students should keep track of how much they are borrowing.

Think about how the amount of money they borrow will affect their future finances, and how much they can afford to repay.

Research starting salaries in their field of study.

It is important for students to be realistic about their future salary so they can determine if that salary will be sufficient to cover all their future expenses, including their student loan payments.

Understanding the terms of their loan and keeping copies of their loan documents.

By signing their Master Promissory Note, the student agrees to repay the loan according to the terms of the note, even if they do not complete their education, cannot get a job, or did not like the education they received. Make sure they talk to their financial aid office anytime they have questions about their student loans.

Make payments on time.

It is your student's responsibility to make on-time payments, even if they do not receive a bill. Making full payments is also important in order to fulfill their obligation to repay their loan on time.

Keeping in touch with their loan servicer.

Communicating with their loan servicer will ensure they are aware of their responsibilities. Students should notify their servicer when they graduate; drop below half-time status; transfer to another school; or change their name, address, or other contact information.

Students can keep track of student loans at studentaid.gov during college and throughout repayment.

LEARN TO MANAGE MONEY

Living like a college student while in college — adjusting their lifestyle to spend the least amount of money possible — can help make higher education more affordable. Budgeting can also reduce the amount of money your student has to borrow.

Managing money wisely is an important step to living the lifestyle your student wants after college. Encourage students to develop and follow a budget to keep from using credit cards and taking on other types of debt to pay monthly expenses.

If they need to take out student loans:

Only borrow what's needed. Your student can return or deny any or all of a loan offered to them. Be aware that some colleges don't put student loans on a college financing offer.

Consider expected salary after graduation. Have your student visit **missouriconnections.org** to get a feel for the salary it will take to live the life they are planning. They can find both state and national salary averages under "Occupational Profiles." To see which occupations have the best outlook over the next several years, visit **meric.mo.gov/media/pdf/career-grades-statewide** or find more career and salary information at **scorecard.mo.gov/**.

Compare the total costs for each college they are interested in attending. Your student can determine how much the degree they want will cost and if they can afford it.

Most financial aid advisors recommend student loan payments do not exceed 8 percent of an individual's monthly gross income. To determine the 8 percent threshold, students can multiply their estimated gross income (before taxes and other withholdings) by 0.08. Divide that number by 12. Their monthly student loan payments should not exceed that number.

Students can also use online calculators such as Mapping Your Future's debt/salary wizard at **mappingyourfuture.org/paying/debtwizard/** to determine the salary they would need to earn to repay their student loan. Remember, students should only borrow what they need. They can return all or a portion of the loans offered to them.

Students can keep track of their federal student loans by logging into their **studentaid.gov** account. This website allows them to access their loan account and determine their total debt. They can also obtain this information by calling 800-4-FED-AID. The U.S. Department of Education offers information about signing their Master Promissory Note and completing entrance, financial awareness, and exit counseling.

Smart money decisions can put your student on the right financial path. Check out **journeytocollege.mo.gov/pay/manage-your-money/** for information on managing finances as a college student.

STUDENT STORIES: XZAVIER

"The biggest things I wish I would have known were about applying for financial aid every year and time management. It's easy to put things off so you need to have your time scheduled out."

Hometown: Texas
School: Lincoln University
Major: Computer Science

CHECKLIST: PAYING FOR COLLEGE

- ❑ Plan for all college-related costs
- ❑ Learn about financial aid
- ❑ Apply for scholarships throughout high school and college
- ❑ **File your FAFSA before the Feb. 1.** Access Missouri priority deadline each year your student plans to enroll. **The Final Deadline for Access Missouri is April 1.**
- ❑ Work part time to help with expenses
- ❑ Only borrow what's need
- ❑ Your student should know what they owe and what their payments will be

FINALIZING THEIR PLANS

Finalizing plans is the key to making the transition to college. Choosing a college to attend is the first step in following through on your students' plan to earn a degree.

Once your student decides where they will attend school, there are a number of details to work out, including housing, meals, and transportation.

NARROW THE OPTIONS

Finding the right fit for college is important, so narrowing down the choices as the time draws near to register is essential. Potential students should be doing this around January in order to be ready for the fall semester. Students should think about the qualities that are most important to them so they can make an informed decision. The college fit worksheet on page 11 (online at **journeytocollege.mo.gov/plan/apply/find-the-best-fit/**) can help them finalize their choice.

Compare costs

Once they receive college financing offers from the schools where they have been accepted, your student can estimate how much they will pay for their education. Students should think about the full cost of finishing their degree, not just getting through their first year. Note the scholarships that are renewable and those that won't carry over into their sophomore year.

Federal law requires every college and university to provide a Net Price Calculator on its website. The net price is the amount they can expect to pay after subtracting grants and scholarships.

Students can compare financial aid packages by using the college cost comparison worksheet on page 37 (online at **dhewd.mo.gov/ppc/documents/collegecostcomparison.pdf**). Be sure they take costs into consideration when making their final decision.

Make the final choice

After finalizing their college choice, be sure they notify the school they will be attending as well as the schools they were accepted to, but will not be attending. Colleges usually want to know if they plan to enroll for the fall semester by May 1.

DECISION DAY

Many high schools in Missouri host Decision Day activities in April and May to help them finalize their plans for the future and celebrate their decision to attend college, start a job or an apprenticeship, or enter the military.

If they are still interested in attending college but haven't applied or been accepted into college, encourage them to talk with their school counselor to learn about options that are still available. It is not too late for them to submit their FAFSA, complete verification, or to find a school or degree program that is right for them.

Even if their school does not participate in Decision Day, students can join the celebration by posting their plans on social media using #MODecisionDay, #IDecided, or #Classof2025. To see if a high school will be hosting a Decision Day event, visit **journeytocollege.mo.gov/decision-day/**.

Journey to College

STUDENTS' RIGHT TO KNOW

Look for new information and data to be posted to the **journeytocollege.mo.gov** website that can help them make an informed college decision.

COLLEGE COST COMPARISON

It's important to consider costs when choosing the right college for your student. Use this chart to compare tuition rates, fees, and financial aid offers before making a final decision. Get the online version at **journeytocollege.mo.gov/cost-comparison-worksheet.pdf.**

	School 1	School 2	School 3	School 4
School name				
Federal school code				
FAFSA deadline				
Estimated cost of attendance (COA)				
Tuition and fees				
Room and board				
Books and supplies				
Transportation				
Miscellaneous/personal				
Additional costs				
Total cost of attendance				
Estimated financial need				
Total cost of attendance				
Student Aid Index (SAI)				
Total financial need				
Estimated financial aid (grants, scholarships and tuition assistance)				
Federal Pell Grant				
Federal SEOG Grant				
Federal TEACH Grant				
Institutional aid				
Missouri state aid				
Private scholarships				
Veterans educational benefits				
Education & Training Voucher (ETV)				
MO Reach				
MO Credential Completion & Employment				
Other				
Employment				
Federal Work Study				
Other				
Loans				
Federal Direct Subsidized Loan				
Federal Direct Unsubsidized Loan				
Federal Direct PLUS Loan				
Institutional Loan				
Private Loan				
Other				
Total financial aid				
Estimated out-of-pocket cost				
Total cost of attendance				
— Total financial aid				
= Total out-of-pocket cost				

HOUSING, MEALS, AND TRANSPORTATION

Once they have decided on a college, your student will need to arrange for all those other details to make sure they get enrolled and have their bases covered. Think about transportation, housing, meals, childcare, and any other schedules, people or things they may need to adjust or arrange for.

Some four-year colleges require students to live in a dorm their freshman year unless they will be living at home. If your student needs services during holidays or the summer, make sure they choose a dorm that offers that availability. If they're not planning to live on campus but will be moving for school, check with the school's admissions office for recommendations on affordable housing options.

Be sure your student signs and returns their housing contract or lease early so they will have a place to stay when the school year begins.

Most colleges offer meal plans at their dining halls. Be sure your student considers all the options and signs up for a meal plan they will use. Even if they aren't living on campus, students may benefit from having a meal plan. If your student plans to be on campus for long periods of time, they may consider a smaller plan that works best for their schedule.

If your student does not have a car or will not be taking their car to college, be sure to research transportation options so they have a reliable way to travel back and forth from home to campus, and to work, medical appointments, volunteer hours, etc.

WORKING WHILE IN SCHOOL

A job can help offset some of your student's college costs and help with expenses not covered by scholarships or other financial aid. Having a job during college also is a great way to build a resumé and gain experience. Many students are able to attend college full time and work at least part-time. Colleges and universities often have student jobs available on campus that may offer more flexible schedules to accommodate classes. Find resources on campus to help your student secure a job that works best for their situation.

STUDENT STORIES: DARA

"Everyone tells you to get involved, but until you actually do it, you don't understand how important it is. Get out of your room and attend activities. It's made a big difference for me."

Hometown: St. Joseph, MO
School: Missouri Western State University
Major: Nursing

STUDENT STORIES: SARAH

"I decided on UMKC because of the strong medical sciences and their diverse population. It's a great environment and opportunity to expand my network. Attending a school out-of-state was daunting at first, but it's been amazing."

Hometown: Cape Coral, Florida
School: University of Missouri - KC
Major: Liberal Arts

STAY CONNECTED DURING YOUR JOURNEY TO COLLEGE

facebook.com/journeytocollege

x.com/Journey2College

instagram.com/journey2college/

youtube.com/user/MOHigherEducation

CHECKLIST: FINALIZING PLANS

- ❑ Celebrate Decision Day around May 1
- ❑ Determine costs and financial aid
- ❑ Make housing arrangements
- ❑ Check on transportation options
- ❑ Create a realistic budget
- ❑ Look for part-time job opportunities
- ❑ Attend orientation and register for classes
- ❑ Complete all final tasks and forms required for the fall semester

FINISHING YOUR DEGREE

When it comes to college, one of the most important things your student can do is graduate. Completing their degree or certificate will help them fully benefit from the time and money invested in their education.

With a degree or certificate, students are more likely to find a job in their field of study, earn a higher salary, and repay student loans they may have — making it easier to achieve their goals for the future.

EDUCATIONAL SUCCESS

Many factors — academics, finances, and personal circumstances — can affect your student's ability to succeed in college and make the most of their time there. Encourage them to keep the following tips in mind as they face challenges and work toward completing their degree or certificate:

Manage your time

Students often say time management is their biggest challenge. College offers more freedom and choices than they had in high school, so they will need to focus on finding the right balance between school, work, and activities with family and friends.

Set goals and priorities

Be sure to set aside enough time to complete assignments and study for exams. Failing even one class costs serious money and time so prioritize being successful in every course they take. Many financial aid programs require your student to maintain a certain GPA. Don't let grades slip to the point that they lose your financial aid and can no longer afford to stay in the program.

Ask for help if you need it

If your student finds that they are struggling with a particular course, most colleges offer free tutoring, math, and writing assistance. Your student can meet with their academic advisor or visit the Student Affairs Office to find out what kind of help is available at their school. If your student is struggling financially, meet with a financial aid officer to discuss the situation. Many colleges also offer help to students who are hungry, can't find transportation, or are struggling with mental and/or physical health issues. The staff at your student's school want to help them succeed. They shouldn't be afraid to reach out and ask for help when they need it.

Look for opportunities

Internships, study abroad programs, and participating in organizations and activities can provide valuable experience and help your student develop leadership skills. College is a great time to make new friends; joining an organization is a great way to do this.

Visit **journeytocollege.mo.gov** to use the Course Transfer Tracker. Track your student's general education progress and see how their courses will transfer to other public colleges and universities in Missouri.

TRANSFERRING CREDIT

Students often transfer from one college or university to another. It happens thousands of times every year. The CORE 42 is a block of at least 42 credit hours of general education classes that will transfer as equivalent credit between every public college and university in Missouri. Some private colleges are also included.

If your student thinks they will be transferring at some point during their time in college, they should start by taking as many CORE 42 classes that are related to their degree as they can. Those classes will transfer easier and will count toward the graduation requirements at their new school. For more information about programs in Missouri designed to make transferring easy, visit **journeytocollege.mo.gov/finish/transfer-credit/**.

Most schools have information about transferring on their websites. When your student is ready to transfer, talk to the admissions or student transfer offices at both their current and future schools. Let them know of the plan to transfer. Working with the college staff will help your student get the appropriate credit for the classes they have completed.

CORE 42
MOTRANSFER GUARANTEED

GRADUATING ON TIME

Make a goal to graduate in four years with a bachelor's degree, or in two years with an associate degree. The longer your student stays in school, the more challenging it will be to complete a degree. Life can easily get in the way, and the expenses may increase over time.

Attending school full time does not always mean your student will graduate on time. Enrolling 12 hours per semester won't be enough to earn a degree in four years. When attending full time, your student should always try to enroll in at least 15 credit hours per semester.

It's important to graduate on time. An extra year in college could cost more than one may think. The cost of tuition, fees, books, housing, and loss of the salary they could have earned at a full-time job can top $50,000 a year. Graduating on time is one sure way your student can cut college costs and reduce the amount of money they might need to borrow.

Connect with Missouri employers and gain real-world experience during college. Find the right internship at **mointernconnect.com**

STUDENT STORIES: GRACIE

"I like how much freedom you have in college. College is different from high school because the teachers treat you like adults. It's still going to school but it's more on your own time."

Hometown: Hillsboro, MO
School: Mineral Area College
Major: General Studies

15 to Finish MISSOURI

- Know how many credit hours your student needs for their degree.
- Take 15 or more credit hours per semester to earn an associate degree in two years or a bachelor's degree in four years.
- Consider all the options — dual credit and AP classes in high school and summer school and online courses in college can help your student graduate on time.
- If your student plans to do an internship for college credit, consider taking it during the summer to keep on track with a full course load during the regular academic year.

CHECKLIST: FINISHING A DEGREE

- ❑ Create a plan to graduate on time
- ❑ Make school a priority
- ❑ Set goals and manage your time
- ❑ Ask for help if you need it
- ❑ File a FAFSA every year
- ❑ Apply for scholarships every year
- ❑ Look for internship opportunities

DEGREE PLANNING WORKSHEET

How many credit hours does your student need to graduate? _____ Divide that number by 8 to get how many semesters your student will need to graduate if they take only the minimum courses required and nothing else.

What classes are required for their major? How many elective courses do they need, if any? Are there subjects or other requirements that they must choose from? Use the space below to write down topics or courses that might interest them.

Use the chart below to make an outline of the courses your student plans to take for their degree. Make sure to consider that some courses may only be offered in the fall or spring, and some courses must be taken in order. Don't forget that their credit hours should add up to at least 15 each semester!

Semester _____

Course Names	Credit Hours

Semester _____

Course Names	Credit Hours

Semester _____

Course Names	Credit Hours

Semester _____

Course Names	Credit Hours

Semester _____

Course Names	Credit Hours

Semester _____

Course Names	Credit Hours

Students should talk to their academic advisor about their degree plan every semester. They will be able to tell them which semesters each course is offered, whether they have prerequisite requirements, and if there have been any changes to degree requirements or course offerings. Meeting with their advisor each semester can help them stay on track to graduate on time with the right amount of credit hours… and no surprises!

RESOURCES

Missouri Department of Elementary and Secondary Education
dese.mo.gov
573-751-4212

High school equivalency exam — HiSet test
573-751-3504
hse@dese.mo.gov

Homeless Children and Youth Program
573-522-8763
webreplyimprfdg@dese.mo.gov

Missouri Connections
Missouriconnections.org
573-751-3500
webreplyvae@dese.mo.gov

Missouri Vocational Rehabilitation
573-751-3251
info@vr.dese.mo.gov

Veterans' Education
573-751-2571
dese.troopstoteachers@dese.mo.gov

Missouri Department of Health and Senior Services
dhss.mo.gov
573-751-6400
info@health.mo.gov

Primary Care Incentives
health.mo.gov/living/families/primarycare
- Health Professional State Loan Repayment Program
- Nurse Student Loan Program
- Nurse Loan Repayment Program
- Primary Care Resource Initiative for Missouri Loan Program (PRIMO)

Missouri Department of Higher Education & Workforce Development
dhewd.mo.gov
1-800-473-6757
info@dhewd.mo.gov

Jobs.mo.gov
888-728-JOBS (5627)
Journey to College
journeytocollege.mo.gov
Missouri Economic Research & Information Center
meric.mo.gov

Missouri Department of Social Services
dss.mo.gov
573-751-4815

Chafee Foster Care Program for Successful Transition to Adulthood (CFCP)
dss.mo.gov/cd/older-youth-program/aftercare.htm
Missouri Reach
dss.mo.gov/cd/older-youth-program/missouri-reach-program.htm
1-800-585-7115

Rehabilitation Services for the Blind
dss.mo.gov/fsd/rsb
573-751-4249
askrsb@dss.mo.gov

Workforce Innovation and Opportunity Act
www.dol.gov/agencies/eta/wioa

Job Center Services
https://jobs.mo.gov
1-888-728-5627

Midwest Student Exchange Program
msep.mhec.org
855-767-6432
A program that offers a reduced tuition rate to Missouri residents who enroll in designated academic programs at participating institutions in Illinois, Indiana, Kansas, Nebraska, North Dakota, Ohio, and Wisconsin.

Missouri National Guard
moguard.ngb.mil
888-526-MONG
The Missouri National Guard allows citizen-soldiers to attend college full time. Education benefits include:
- Tuition assistance
- Montgomery G.I. Bill
- Minuteman Scholarship
- Guaranteed Reserve Forces Duty Scholarship

MOABLE
moable.com
1-800-439-1653
team@stableaccount.com
ABLE is a tax-free savings plan for disability-related expenses giving people with special needs more independence and financial security.

MOST — Missouri's 529 College Savings Plan
missourimost.org
888-414-MOST (6678)
Most529@missourimost.org
A state-sponsored, tax-advantaged program that helps families save for college tuition and other college-related expenses.

U.S. Department of Veterans Affairs
va.gov
888-442-4551

U.S. Department of Education
ed.gov
1-800-USA-LEARN
1-800-872-5327

Tax Benefits for Education
studentaid.gov/resources/tax-benefits
Tax credits, deductions and savings plans for higher education expenses:
- The American Opportunity Credit allows you to claim up to $2,500 per student per year for the first four years of school as the student works toward a degree or similar credential.
- The Lifetime Learning Credit allows you to claim up to $2,000 per student per year for any college or career school tuition and fees, as well as for books, supplies, and equipment that were required for the course and had to be purchased from the school.

DEPARTMENT OF
HIGHER EDUCATION &
WORKFORCE DEVELOPMENT

Missouri Department of Higher Education & Workforce Development
P.O. Box 1469, Jefferson City, MO 65102-1469 // 800-473-6757 // 573-751-3940
Fax: 573-751-6635 // dhewd.mo.gov // info@dhewd.mo.gov
journeytocollege Journey2College journey2college

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